



UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
Caption in Compliance with D.N.J. LBR 9004-2(c)

Heather Lynn Anderson (015962003)  
Deputy Attorney General  
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Trenton, New Jersey 08625  
Attorney for the State of New Jersey,  
Division of Taxation

Order Filed on March 3, 2020  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

In Re:

CARL GAYNOR,

Debtor.

Case No.: 19-24097 (MBK)

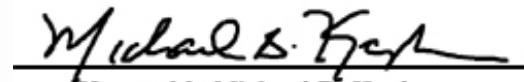
Chapter 13

Judge: Kaplan, U.S.B.J.

CONSENT ORDER RESOLVING OBJECTION TO CLAIM

The relief set forth on the following pages, numbered two (2) is hereby **ORDERED**.

**DATED: March 3, 2020**

  
\_\_\_\_\_  
Honorable Michael B. Kaplan  
United States Bankruptcy Judge

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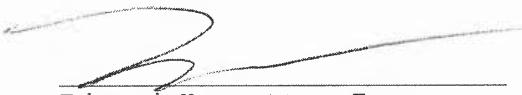
Debtor: GAYNOR  
Case No.: 19-24097  
Caption of Order: CONSENT ORDER MODIFYING DEBTOR'S CHAPTER 13 PLAN

This matter having been presented to the Court by Debtor Carl Gaynor ("Debtor"), by and through Debtor's counsel, Edward Hanratty, Esq., by Motion to Object and Fix Proof of Claim No. 5 (Docket No. 37), and the State of New Jersey, Division of Taxation ("Taxation") having filed an objection to such Motion (Docket No. 42), by and through its counsel, Gurbir S. Grewal, Attorney General of New Jersey (Heather Lynn Anderson, Deputy Attorney General, appearing), and Debtor and Taxation having amicably resolved Taxation's claim and its treatment through Debtor's Plan and good and sufficient cause appearing for the entry of the within Order;

- (1) IT IS HEREBY ORDERED THAT Taxation hereby withdraws its objection to the Debtor's Motion, subject to the provisions herein; and
- (2) IT IS FURTHER ORDERED THAT Taxation's General Unsecured Claim is hereby amended to the amount of \$776.37; and
- (3) IT IS FURTHER ORDERED THAT Debtor acknowledges and agrees that Taxation has no record of his filing his 2007 Gross Income Tax - Individual return, and therefore Debtor acknowledges and agrees that such debt is non-dischargeable pursuant to 11 U.S.C. 523(a)(1)(B)(i).

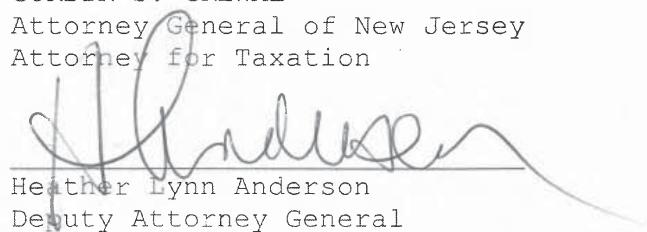
CONSENTED AS TO FORM AND ENTRY:

LAW OFFICES OF EDWARD HANRATTY  
Attorneys for the Debtor



Edward Hanratty, Esq.

GURBIR S. GREWAL  
Attorney General of New Jersey  
Attorney for Taxation



Heather Lynn Anderson  
Deputy Attorney General

Certificate of Notice Page 3 of 3  
United States Bankruptcy Court  
District of New JerseyIn re:  
Carl Gaynor  
DebtorCase No. 19-24097-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin  
Form ID: pdf903Page 1 of 1  
Total Noticed: 1

Date Rcvd: Mar 05, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 07, 2020.

db Carl Gaynor, 1109 Hope Rd, Tinton Falls, NJ 07712-3125

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE.

TOTAL: 0

## \*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 07, 2020

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 5, 2020 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
 Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation  
 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
 Douglas J. McDonough on behalf of Creditor Lakeview Loan Servicing, LLC DMcDonough@flwlaw.com  
 Edward Hanratty on behalf of Debtor Carl Gaynor  
 thanratty@centralnewjerseybankruptcylawyer.com, aaguirre@centralnewjerseybankruptcylawyer.com  
 Gavin Stewart on behalf of Creditor Toyota Motor Credit Corporation  
 gavin@stewartlegalgroup.com  
 Heather Lynn Anderson on behalf of Creditor State Of New Jersey Division Of Taxation  
 heather.anderson@law.dol.lps.state.nj.us  
 Kevin Gordon McDonald on behalf of Creditor Toyota Motor Credit Corporation  
 kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com  
 U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8